

## *Frequently Asked Questions by Consumers about Virtual Visits*

Do you have questions about virtual visits with a health care provider – how they work, what’s required, and are they the right option for you? This document covers a sample of questions commonly asked by consumers.

### **1. What are virtual visits?**

Virtual visits connect you with a health care provider (a physician, nurse practitioner, behavioral health professional, clinical social worker, etc.) located in a different location using telephone, video, and other telecommunications technology.<sup>1</sup> All you need is a computer, tablet, or smartphone.

### **2. Where do virtual visits take place?**

You receive care from wherever you are, whether it is at your home, office, or another location.<sup>2</sup> Your provider may also be at his/her home or office.

### **3. How do virtual visits benefit me?**

Virtual visits are a convenient and safe alternative to in-person care. You schedule a visit at a time that works for your schedule, which may eliminate the need to take time off work or find childcare. Virtual visits reduce your risk of exposure to illness from sitting in a waiting room with sick people. They’re also a good option if you live in a rural area or if traveling is difficult.<sup>3</sup>

### **4. Why should I consider virtual visits during the COVID-19 pandemic?**

Many providers are using technologies to make sure you get the care you need while practicing social distancing and staying safe. Whether or not your health issue is related to COVID-19, virtual visits protect you from possibly spreading or getting an illness.<sup>4</sup> This is especially important if you are at higher risk due to your age or an existing condition.

### **5. What types of services can I receive through a virtual visit?**

You can receive a wide range of services for urgent, primary, and specialty care. This includes matters that are not life threatening, such as routine care/well visits, follow-up appointments, counseling and education, medication management, behavioral health services, chronic disease management, prescription refills, and lab result reviews.<sup>5</sup> COVID-19 screenings may also be offered to evaluate your symptoms and discuss next steps (e.g., self-quarantine, go to the nearest emergency room, etc.).<sup>6</sup>

<sup>1</sup> Health Resources & Services Administration, *Understanding Telehealth*. Available at: [telehealth.hhs.gov/patients/understanding-telehealth/](https://telehealth.hhs.gov/patients/understanding-telehealth/).

<sup>2</sup> Center for Connected Health Policy, *Telehealth for Consumers: Infographic*, 2016. Available at: [www.phi.org/resources/?resource=telehealth-for-consumers-infographic](https://www.phi.org/resources/?resource=telehealth-for-consumers-infographic).

<sup>3</sup> Northwest Regional Telehealth Resources Center, *The Benefits of Telehealth*. Available at: [nrtrc.org/telehealth-topic-20](https://nrtrc.org/telehealth-topic-20).

<sup>4</sup> American Society of Addiction Medicine, *Supporting Access to Telehealth for Addiction Services: Regulatory Overview and General Practice Considerations*, April 2020. Available at: [www.asam.org/Quality-Science/covid-19-coronavirus/access-to-telehealth](https://www.asam.org/Quality-Science/covid-19-coronavirus/access-to-telehealth).

<sup>5</sup> GlobalMed, *What Happens During a Telemedicine Visit*, April 2020. Available at: [www.globalmed.com/what-happens-during-a-telemedicine-visit-2/](https://www.globalmed.com/what-happens-during-a-telemedicine-visit-2/).

<sup>6</sup> Centers for Disease Control and Prevention, *What do To If You Are Sick*, May 2020. Available at: [www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html](https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html).

## **6. *Is a virtual visit the same as an in-person visit?***

Your provider is responsible for ensuring you receive care that is the same quality as you would receive in-person. During a virtual visit your provider will be able to see and hear you, and ask questions about how you are feeling and what your symptoms are. This will help your provider diagnose, treat, and educate you about your health.

## **7. *What if I would rather see my provider in-person?***

You still have that option based on urgency and type of service. Keep in mind that providers are relying more on virtual visits in response to COVID-19; this is to protect your health and safety and follow social distancing guidelines. Out of precaution, your provider may have to change your existing in-person appointment to a virtual visit. Talk with your provider if you have any concerns.

## **8. *How do I get started?***

You have several options: (1) check with your regular provider to see if they offer virtual visits and how to schedule an appointment; (2) see what your health insurance plan offers – many have a health advice hotline or sponsor their own program for virtual care; or (3) find an online company that offers virtual care on-demand 24/7 – these companies may accept insurance or charge a flat fee for a virtual visit. Check out [www.techhealthdirectory.com](http://www.techhealthdirectory.com) for a list of online companies.<sup>7</sup>

## **9. *What can I expect during a virtual visit?***

You may be placed in a virtual waiting room if your provider is not immediately available. Similar to in-person visits, you will be asked to provide information such as your medical history, prescriptions, insurance, and emergency contact.<sup>8</sup> Your provider will ask questions about your health and any symptoms you are experiencing. If additional treatment or testing is needed, you may be referred for an in-person visit.

## **10. *How do I log into the virtual visit?***

You may need to download a mobile application and create an account before your virtual visit. Your provider will let you know.

## **11. *Is the technology safe and secure?***

Virtual visits maintain the same level of confidentiality as in-person visits. Your provider must use technology that is secure to protect your privacy, consistent with federal<sup>9</sup> and State requirements.<sup>10</sup>

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<sup>7</sup> MHCC does not certify or endorse any telehealth technology, software, applications, or products.

<sup>8</sup> Healthcare Information and Management Systems Society, *A Patient's Guide to Telemedicine: What to Do When Your Doctor Calls or Video-Chats with You*, March 2020. Available at: [www.himss.org/news/patients-guide-telemedicine](http://www.himss.org/news/patients-guide-telemedicine).

<sup>9</sup> The Health Insurance Portability and Accountability Act of 1996 (HIPAA) is a federal legislation that sets rules for who can look at and receive your medical information and prevents unauthorized use of your health data. More information is available at: [www.hhs.gov/hipaa/for-individuals/fq/index.html](http://www.hhs.gov/hipaa/for-individuals/fq/index.html).

<sup>10</sup> Maryland law builds on federal protections and places certain requirements and restrictions pertaining to the confidentiality, maintenance, use, disclosure, patient access, and scope of health information in any form (oral, written, and electronic) collected by providers and health organizations. More information available at: [health.maryland.gov/psych/pdfs/Medicalreports.pdf](http://health.maryland.gov/psych/pdfs/Medicalreports.pdf).

### **12. Can I get a prescription filled from a virtual visit?**

Providers can electronically prescribe and adjust your medication after a virtual visit, and send the prescription directly to the pharmacy of your choice. Some restrictions and limitations may apply.<sup>11</sup>

### **13. Will my insurance cover virtual visits?**

Most health insurance plans provide coverage; a copayment or deductible may apply.<sup>12, 13</sup>

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**NOTE:** *If you are having a medical emergency, be sure to call 911. Do not rely on electronic communications or virtual visits for immediate, urgent medical needs.*

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Virtual visits are a component of telehealth, a broader term for delivering health care and information services remotely. For more information about telehealth, visit:

[mhcc.maryland.gov/mhcc/Pages/hit/hit\\_telemedicine/hit\\_telemedicine\\_consumer.aspx](https://mhcc.maryland.gov/mhcc/Pages/hit/hit_telemedicine/hit_telemedicine_consumer.aspx)

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### **Questions?**

Contact Eva Lenoir, MHCC Program Manager at:  
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<sup>11</sup> Some restrictions have been waived during the COVID-19 State of Emergency; it is recommended to consult with your provider.

<sup>12</sup> Maryland Health Care Commission, *Understanding Eligibility and Billing for Telehealth*, April 2020. Available at: [mhcc.maryland.gov/mhcc/pages/hit/hit/documents/HIT\\_Payer\\_Coverage\\_Billing\\_Expansion\\_COVID\\_19\\_Flyer.pdf](https://mhcc.maryland.gov/mhcc/pages/hit/hit/documents/HIT_Payer_Coverage_Billing_Expansion_COVID_19_Flyer.pdf).

<sup>13</sup> Many insurance companies have expanded reimbursement for virtual visits during the COVID-19 national state of emergency. More information is available at: [mhcc.maryland.gov/mhcc/pages/hit/hit\\_telemedicine/documents/HIT\\_Telehealth\\_COVID\\_19\\_Flyer.pdf](https://mhcc.maryland.gov/mhcc/pages/hit/hit_telemedicine/documents/HIT_Telehealth_COVID_19_Flyer.pdf).